
State:	District of Columbia	Filing Company:	Amica Mutual Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	DC-A-20-1-NNO		
Project Name/Number:	Rule Revision/		

Filing at a Glance

Company:	Amica Mutual Insurance Company
Product Name:	DC-A-20-1-NNO
State:	District of Columbia
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rule
Date Submitted:	02/14/2020
SERFF Tr Num:	AMMA-132253612
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	DC-A-20-1-NNO
Effective Date	07/01/2020
Requested (New):	
Effective Date	07/01/2020
Requested (Renewal):	
Author(s):	Carol Pedro, Danielle Gallo, Keith Paquette, Johnna Nigh
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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General Information

Project Name: Rule Revision	Status of Filing in Domicile: Not Filed
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/14/2020	
State Status Changed:	Deemer Date:
Created By: Carol Pedro	Submitted By: Carol Pedro
Corresponding Filing Tracking Number:	

Filing Description:

Rule Revision - Elimination Named Non-Owner Coverage

Company and Contact

Filing Contact Information

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P.O. Box 6008	800-652-6422 [Phone] 24473 [Ext]
Providence, RI 02940	401-334-6518 [FAX]

Filing Company Information

Amica Mutual Insurance Company	CoCode: 19976	State of Domicile: Rhode Island
P.O. Box 6008	Group Code: 28	
Providence, RI 02940	Group Name: Amica Mutual	Company Type:
(800) 652-6422 ext. [Phone]	FEIN Number: 05-0348344	State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	AMMA-132253612	State Tracking #:		Company Tracking #:	DC-A-20-1-NNO
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rule 16		Replacement		DC 16 20 07.pdf

PERSONAL VEHICLE MANUAL
DISTRICT OF COLUMBIA EXCEPTION PAGES

Effective **JULY 1, 2020**

16. NAMED NON-OWNER COVERAGE

This rule does not apply.

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Product Name:	DC-A-20-1-NN0		
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Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanation of Changes
Comments:	
Attachment(s):	Exp Memo.pdf Letter to Department.pdf
Item Status:	
Status Date:	

District of Columbia
Amica Mutual Insurance Company
Amica Property and Casualty Insurance Company
Automobile

Explanatory Memorandum

Effective July 1, 2020 for new business and renewal policies, Amica will eliminate Named Non-Owner Coverage. Our General Counsel submitted a letter to the Department advising of our intent. (letter attached).

We are providing the department with our revised manual Rule 16. Named Non-Owner Coverage which states this rule no longer applies.



Jennifer A. Morrison
Vice President and General Counsel
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January 6, 2020

Commissioner Stephen C. Taylor
District of Columbia Department of Insurance, Securities and Banking
1050 First Street, NE, 801
Washington, DC 20002

RE: Notice of withdrawal of automobile insurance product: Named Non-Owner Policy

Dear Commissioner Taylor:

Effective May 1, 2020, Amica Mutual Insurance Company will discontinue offering coverage for Named Non-Owner automobile policies. These policies were originally offered as an accommodation to existing policyholders. Amica devotes significant resources to manually rate and service these policies. Given the variety of alternative coverage options available to consumers, we do not believe Named Non-Owner policies continue to be a viable product for our company. As such, Amica will discontinue offering this coverage in all states.

Amica has ten (10) Named Non-Owner automobile policies in force in your state which we will non-renew as part of the withdrawal of this product from the marketplace. As such, the nonrenewal decisions will not be applied in an arbitrary, capricious, or unfairly discriminatory manner.

We are taking proactive measures to engage affected policyholders and advise them that Amica will no longer be offering this coverage; these measures include pre-nonrenewal letters, outbound telephone calls and/or emails and automobile policy nonrenewal notices. If Amica has another market through Amica General Agency, we will offer to place coverage elsewhere. Amica will continue to service claims arising out of existing policies.

Because Amica offers no comparable automobile line for these policyholders, there will also be an impact to their homeowner's rate with the loss of the multi-line discount, if applicable. The discount will be removed upon renewal of the homeowner's policy (not the nonrenewal of the automobile policy). Of the ten (10) Named Non-Owner automobile policies in force in your state, nine (9) will be impacted.

We are providing this letter as notice in the event the Department has any questions concerning our withdrawal of this product from the marketplace. We will be pleased to provide you with further information upon request.

Please do not hesitate to contact me directly at 800-652-6422, Ext. 24512.

Very truly yours,

Jennifer A. Morrison
Vice President and General Counsel